

**Information to identify the case:**

Debtor 1	<u>Linda A Gasko</u>	Social Security number or ITIN	xxx-xx-2886
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>John D Gasko Jr.</u>	Social Security number or ITIN	xxx-xx-5003
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-35057-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Linda A Gasko

John D Gasko Jr.

6/27/24

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Linda A Gasko  
John D Gasko, Jr.  
Debtors

Case No. 18-35057-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Jun 27, 2024

Form ID: 3180W

Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Linda A Gasko, John D Gasko, Jr., 111 Federal Road, Monroe Township, NJ 08831-8015
517936252	+ CitiFinancial, Attn: Bankruptcy, 605 Munn Rd, Fort Mill, SC 29715-8421
519781195	Greenwich Revolving Trust et al, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
519781196	+ Greenwich Revolving Trust et al, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609 Greenwich Revolving Trust et al 75381-4609
518892812	+ McHutchison INC., Jerome F. O'Brien, Esq., Attorney for Claimant, P.O. Box 505, West Caldwell, NJ 07007-0505
517936256	+ McHutchison, Inc., P.O. Box 92170, Elk Grove Village, IL 60009-2170
517936702	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
520179624	U.S. Bank Trust Company et al., Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, 75381-4609
520179625	+ U.S. Bank Trust Company et al., Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, 75381-4609 U.S. Bank Trust Company et al. 75381-4609

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 27 2024 21:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 27 2024 21:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Jun 27 2024 21:57:00	NATIONSTAR MORTGAGE LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517936244	+ EDI: BANKAMER	Jun 28 2024 02:12:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
517936246	+ EDI: LCIBAYLN	Jun 28 2024 02:12:00	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
518062116	+ EDI: LCIBAYLN	Jun 28 2024 02:12:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
517936247	+ EDI: WFNNB.COM	Jun 28 2024 02:12:00	Catherines/Comenity, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518053693	+ EDI: CITICORP	Jun 28 2024 02:12:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517936248	+ EDI: CITICORP	Jun 28 2024 02:12:00	Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517936249	+ EDI: CITICORP	Jun 28 2024 02:12:00	Citibank/The Home Depot, Attn:

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			Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517936250	+ EDI: CITICORP	Jun 28 2024 02:12:00	Citicards, Po Box 6241, Sioux Falls, SD 57117-6241
517936251	+ EDI: CITICORP	Jun 28 2024 02:12:00	Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
517936253	+ EDI: WFNNB.COM	Jun 28 2024 02:12:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518988693	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 27 2024 21:57:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518988692	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 27 2024 21:57:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
517936254	+ EDI: IRS.COM	Jun 28 2024 02:12:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518035100	Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2024 22:04:36	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519668349	Email/Text: nsm_bk_notices@mrcooper.com	Jun 27 2024 21:57:00	Nationstar Mortgage LLC, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9741
519668350	Email/Text: nsm_bk_notices@mrcooper.com	Jun 27 2024 21:57:00	Nationstar Mortgage LLC, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9741, Nationstar Mortgage LLC, ATTN: Bankruptcy Dept.
518059737	Email/Text: Bankruptcy.Notices@pnc.com	Jun 27 2024 21:56:00	PNC BANK, N.A., P.O. BOX 94982, CLEVELAND, OH 44101
517936257	Email/Text: Bankruptcy.Notices@pnc.com	Jun 27 2024 21:56:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
518028004	EDI: PRA.COM	Jun 28 2024 02:12:00	Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
518033723	EDI: PRA.COM	Jun 28 2024 02:12:00	Portfolio Recovery Associates, LLC, c/o Sams Club, POB 41067, Norfolk VA 23541
517936258	EDI: WFFC	Jun 28 2024 02:12:00	Rymr&flnign, CscI Dispute Team N8235-04m, Des Moines, IA 50306
517936259	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 27 2024 22:00:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
517936702	^ MEBN	Jun 27 2024 21:43:12	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517936260	+ EDI: SYNC	Jun 28 2024 02:12:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517936261	+ EDI: SYNC	Jun 28 2024 02:12:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517936262	EDI: TDBANKNORTH.COM	Jun 28 2024 02:12:00	TD Bank, Attn: Bankruptcy, Po Box 1190, Lewiston, ME 04246

TOTAL: 29

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-3

User: admin

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Recip ID	Bypass Reason	Name and Address
517936245	*+	Bank of America, ATTN: Bankruptcy, P.O. Box 982238, El Paso, TX 79998-2238
517936255	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Services, Attn: N Kohler, 4 Paragon Way, Suite 2, Freehold, NJ 07728

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 29, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Candyce Ilene Smith-Sklar	on behalf of Debtor Linda A Gasko njpalaw@gmail.com r56958@notify.bestcase.com
Candyce Ilene Smith-Sklar	on behalf of Joint Debtor John D Gasko Jr. njpalaw@gmail.com, r56958@notify.bestcase.com
Charles G. Wohlrab	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkecf@friedmanvartolo.com cwohrlab@ecf.courtdrive.com
Charles G. Wohlrab	on behalf of Creditor U.S. Bank Trust Company National Association, not in its individual capacity but solely as Indenture Trustee of CIM Trust 2023-NR1** bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor U.S. Bank Trust Company National Association, not in its individual capacity but solely as Indenture Trustee of CIM Trust 2023-NR1** laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Sindi Mncina	on behalf of Creditor NATIONSTAR MORTGAGE LLC smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11